

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Mark A Farrelly  
 Susan C Farrelly  
 Debtors

Case No. 18-14567-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 14

Date Rcvd: Dec 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2018.

db/jdb	Mark A Farrelly, Susan C Farrelly, 212 Penn St., West Chester, PA 19382
14163130	AT&T Universal Card, P.O. Box 9001037, Louisville, KY 40290-1037
14163125	Chase Cardmember Services, P.O. Box 1423, Charlotte, NC 28201-1423
14163126	Discover, P.O. Box 742655, Cincinnati, OH 45274-2655
14163128	PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177
14163129	Sears Credit Cards, P.O. Box 9001055, Louisville, KY 40290-1055

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: megan.harper@phila.gov Dec 08 2018 03:30:55	City of Philadelphia,
	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,	1515 Arch Street 15th Floor,
	Philadelphia, PA 19102-1595	
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 08 2018 03:29:50	
	Pennsylvania Department of Revenue, Bankruptcy Division,	P.O. Box 280946,
	Harrisburg, PA 17128-0946	
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 08 2018 03:30:18	U.S. Attorney Office,
	c/o Virginia Powel, Esq., Room 1250,	615 Chestnut Street, Philadelphia, PA 19106-4404
14163123	E-mail/Text: bankruptcy@bbandt.com Dec 08 2018 03:29:02	BB&T, P.O. Box 58034,
	Charlotte, NC 28258-0340	
14163122	EDI: BANKAMER.COM Dec 08 2018 08:13:00	Bank of America, P.O. Box 15019,
	Wilmington, DE 19850-5019	
14163124	EDI: CAPITALONE.COM Dec 08 2018 08:13:00	Capital One Bank (USA), N.A., P.O. Box 71083,
	Charlotte, NC 28272-1083	
14163127	EDI: CBSKOHL.S.COM Dec 08 2018 08:13:00	Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
14164082	+EDI: PRA.COM Dec 08 2018 08:13:00	PRA Receivables Management, LLC, PO Box 41021,
	Norfolk, VA 23541-1021	

TOTAL: 8

14163121 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 Creditor Addresses

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 09, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2018 at the address(es) listed below:

JOHN W. CRAYNOCK	on behalf of Debtor Mark A Farrelly jcraynock@aol.com,	deb_dempsey@comcast.net
JOHN W. CRAYNOCK	on behalf of Joint Debtor Susan C Farrelly jcraynock@aol.com,	deb_dempsey@comcast.net
MICHAEL H KALINER	mhkaliner@gmail.com,	pa35@ecfcbis.com
MICHAEL H KALINER	on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com,	pa35@ecfcbis.com
REBECCA ANN SOLARZ	on behalf of Creditor Quicken Loans Inc. bkggroup@kmlawgroup.com	
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	

TOTAL: 6

**Information to identify the case:**

Debtor 1	<u>Mark A Farrelly</u>	Social Security number or ITIN	xxx-xx-9920
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Susan C Farrelly</u>	Social Security number or ITIN	xxx-xx-7921
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-14567-jkf			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mark A Farrelly

Susan C Farrelly

12/6/18

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**